

ABSTRACT

A method of capturing customer transaction data utilizing existing multi-merchant payment network infrastructure. A clearinghouse issues a card containing a financial institution identification number to a customer. The customer can use this card at any point of sale that accepts payment transactions. Data including the card number, the amount of the sale and the time and date of the transaction is transmitted to the clearinghouse over the existing payment card infrastructure. This data can then be used to provide rebates or bonus points to the customer and/or provide a donation to a non-profit entity of the customer's choice.